

Healthcare is least affordable for single parents.

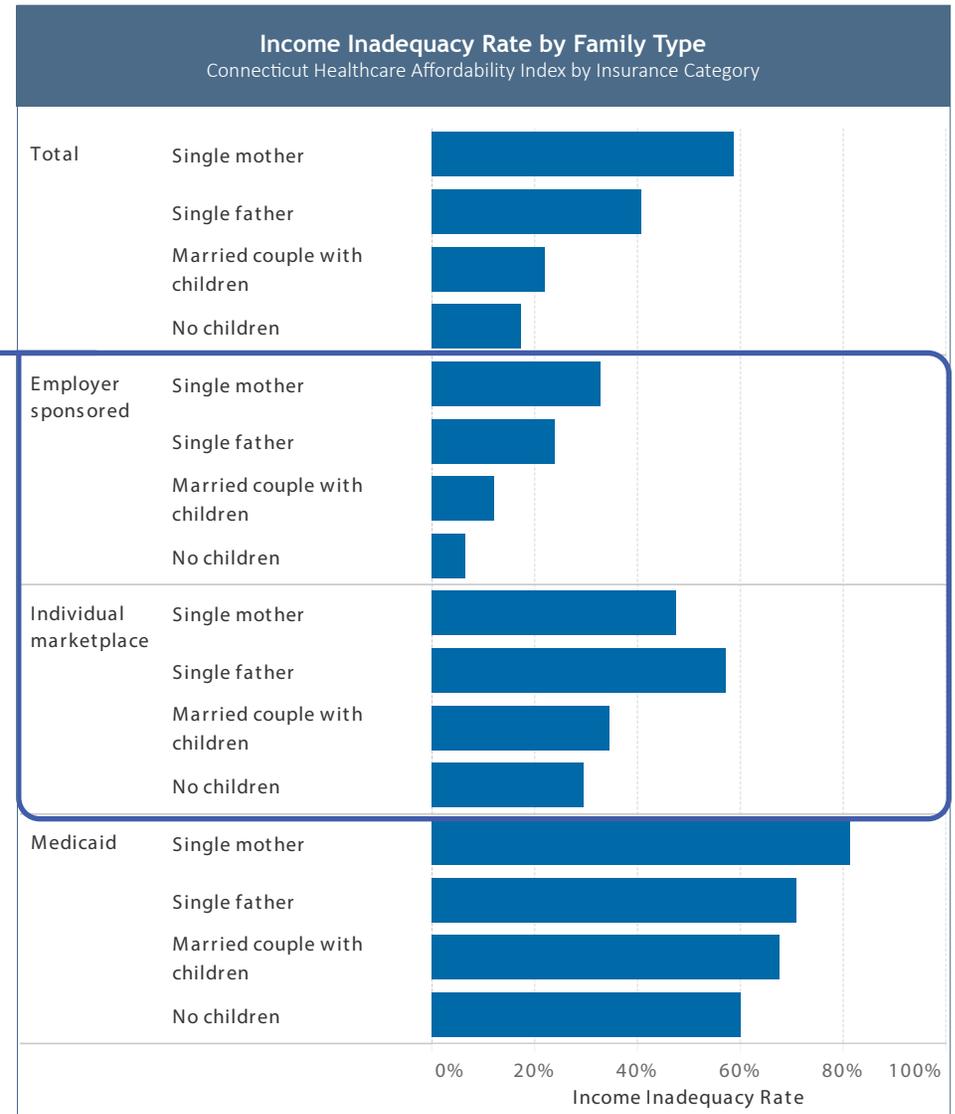
Households with children, especially if they are young, experience higher rates of income inadequacy and are at the highest risk of being unable to afford healthcare costs.

For households headed by single parents that have employer-sponsored health insurance, the income inadequacy rate (25%) is less than half that of single-parent households with individual marketplace insurance (59%) and less than a third the rate of Medicaid-covered households (82%).

Among households with employer-sponsored health insurance, only 7% of households without children have inadequate income.

The combination of being a woman, having children, and solo parenting is associated with the highest rates of income inadequacy.

- Among single-parent households with health insurance purchased through the individual marketplace, income inadequacy rates increase to 47% (single mothers) and 57% (single fathers) — making households in the individual marketplace at greater risk of being unable to afford basic needs, including healthcare costs, than households with employer-sponsored health insurance.



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Single parents of color — particularly Black, Indigenous, People of Color (BIPOC) single mothers — are estimated by CHAI to most likely struggle to afford the basic needs of their household

- Overall, 69% of BIPOC single mothers have inadequate income compared to 43% of white single mothers. CHAI estimates that 28% of BIPOC households without children have inadequate income, compared to 13% for white households without children.

AFFORDABILITY: Healthcare is affordable in Connecticut if a family can reliably secure it to maintain good health and treat illnesses and injuries when they occur without sacrificing the ability to meet all other basic needs, including housing, food, transportation, child care, taxes, and personal expenses or without sinking into debilitating debt.

To learn more about healthcare affordability throughout the state, read the [Connecticut Healthcare Affordability Index \(CHAI\) report](#). You can use the interactive [Connecticut Healthcare Affordability Index](#) to change variables and see how healthcare costs vary for families across the state.

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